

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE: Ronald Allen Burnett
Peggy Douglas Burnett, Debtors

Case No. 25-50587-KMS
CHAPTER 13

**NOTICE OF FILING CHAPTER 13 PLAN AND MOTIONS FOR VALUATION AND
LIEN AVOIDANCE**

The above-named Debtors have filed a *Chapter 13 plan and Motions for Valuation and Lien Avoidance* (the “Plan”) with the Bankruptcy Court in the above referenced case (see attachment).

Any objection to confirmation of the Plan or the motions contained therein shall be filed in writing with the Clerk of Court at Dan M. Russell, Jr. U.S. Courthouse, 2012 15th Street, Suite 244 Gulfport, MS 39501 on or before June 4, 2025. Copies of the objection must be served on the Trustee, US Trustee, Debtors, and Attorney for Debtors.

Objections to confirmation will be heard and confirmation determined on July 8, 2025 at 01:30 PM in the William Colmer Federal Building, 701 N. Main Street, Hattiesburg, MS 39401, unless the court orders otherwise. If no objection is timely filed, the Plan may be confirmed without a hearing.

Date: April 28, 2025

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr., Attorney for Debtor

Thomas C. Rollins, Jr., MSB# 103469
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
trollins@therollinsfirm.com
601-500-5533

Fill in this information to identify your case:

Debtor 1 Ronald Allen Burnett
Full Name (First, Middle, Last)

Debtor 2 Peggy Douglas Burnett
(Spouse, if filing) Full Name (First, Middle, Last)

United States Bankruptcy Court for the SOUTHERN DISTRICT OF MISSISSIPPI

Case number: _____
(If known)

☐ Check if this is an amended plan, and list below the sections of the plan that have been changed.

Chapter 13 Plan and Motions for Valuation and Lien Avoidance

12/17

Part 1: Notices

To Debtors: This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable. The treatment of ALL secured and priority debts must be provided for in this plan.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I). The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

The plan does not allow claims. Creditors must file a proof of claim to be paid under any plan that may be confirmed.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan**2.1 Length of Plan.**

The plan period shall be for a period of 60 months, not to be less than 36 months or less than 60 months for above median income debtor(s). If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Debtor(s) will make payments to the trustee as follows:

Debtor shall pay \$314.00 (☒ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the debtor's employer at the following address:

Direct.

Debtor **Ronald Allen Burnett**
Peggy Douglas Burnett

Case number _____

Joint Debtor shall pay ____ (☐ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the joint debtor's employer at the following address:

2.3 Income tax returns/refunds.

Check all that apply

- ☒ Debtor(s) will retain any exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all non-exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will treat income refunds as follows:

2.4 Additional payments.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

Part 3: Treatment of Secured Claims

3.1 Mortgages. (Except mortgages to be crammed down under 11 U.S.C. § 1322(c)(2) and identified in § 3.2 herein.).

Check all that apply.

- ☒ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.
 Insert additional claims as needed.

3.2 Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one..

- ☐ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.
The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.
- ☒ Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims, debtor(s) hereby move(s) the court to value the collateral described below at the lesser of any value set forth below or any value set forth in the proof of claim. Any objection to valuation shall be filed on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I).

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

Name of creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
Regional Finance	\$1,920.00	2012 HP Riding Mower	\$150.00	\$150.00	10.00%

Insert additional claims as needed.

#For mobile homes and real estate identified in § 3.2: Special Claim for taxes/insurance:

Name of creditor	Collateral	Amount per month	Beginning
-NONE-			month

Debtor **Ronald Allen Burnett**
Peggy Douglas Burnett

Case number _____

* Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District

For vehicles identified in § 3.2: The current mileage is _____

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.



None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

3.4 Motion to avoid lien pursuant to 11 U.S.C. § 522.

Check one.



None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

3.5 Surrender of collateral.

Check one.



None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.



The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below.

Name of Creditor	Collateral
Republic Finance	Household Goods

Insert additional claims as needed.

Part 4: Treatment of Fees and Priority Claims

4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case.

4.3 Attorney's fees.

☒ No look fee: **4,000.00**

Total attorney fee charged: **\$4,000.00**

Attorney fee previously paid: **\$227.00**

Attorney fee to be paid in plan per confirmation order: **\$3,773.00**

☐ Hourly fee: \$____. (Subject to approval of Fee Application.)

4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.



None. If "None" is checked, the rest of § 4.4 need not be completed or reproduced.



Internal Revenue Service **\$13,000.00**



Mississippi Dept. of Revenue **\$0.00**



Other **\$0.00**

4.5 Domestic support obligations.

Debtor **Ronald Allen Burnett**
Peggy Douglas Burnett

Case number _____

☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

- ☐ The sum of \$ _____
- ☒ **0.00** % of the total amount of these claims, an estimated payment of \$ **0.00**
- ☒ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately **\$0.00**.
 Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

5.2 Other separately classified nonpriority unsecured claims (special claimants). Check one.

☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.

☒ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor(s) upon entry of discharge.

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

☒ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Part 9: Signatures:

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

The Debtor(s) and attorney for the Debtor(s), if any, must sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their complete address and telephone number.

X /s/ Ronald Allen Burnett

Ronald Allen Burnett

Signature of Debtor 1

Executed on April 23, 2025

532 W. McPherson Dr.

Address

Monticello MS 39654-0000

City, State, and Zip Code

Telephone Number

X /s/ Peggy Douglas Burnett

Peggy Douglas Burnett

Signature of Debtor 2

Executed on April 23, 2025

532 W. McPherson Dr.

Address

Monticello MS 39654-0000

City, State, and Zip Code

Telephone Number

Debtor	<u>Ronald Allen Burnett Peggy Douglas Burnett</u>	Case number	_____
X	<u>/s/ Thomas C. Rollins, Jr.</u> <u>Thomas C. Rollins, Jr. 103469</u> Signature of Attorney for Debtor(s) <u>P.O. Box 13767</u> <u>Jackson, MS 39236</u> Address, City, State, and Zip Code <u>601-500-5533</u> Telephone Number <u>trollins@therollinsfirm.com</u> Email Address	Date	<u>April 23, 2025</u>
			<u>103469 MS</u> MS Bar Number

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., attorney for the Debtors, do hereby certify that by filing the attached Notice and Chapter 13 Plan, I have caused the following parties to be served electronically via ECF:

Case Trustee
Office of the US Trustee

I certify that I have this day served a true and correct copy of the attached Notice and Chapter 13 Plan by US Mail¹, postage prepaid, to the following creditor(s) listed in Sections 3.2 and/or 3.4 of the Plan pursuant to Fed. R. Bankr. P. 7004:

Regional Finance
c/o CT Corporation Systems
645 Lakeland East Drive, Suite 101
Flowood, MS 39232

I further certify that I have this day served a true and correct copy of the Notice and Chapter 13 Plan by US Mail, postage prepaid, to all other parties listed on the attached master mailing list (matrix).

Date: April 28, 2025

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr., Attorney for Debtor

Thomas C. Rollins, Jr., MSB# 103469
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
trollins@therollinsfirm.com
601-500-5533

¹ If the creditor is an insured depository institution, service has been made by certified mail.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

RONALD ALLEN BURNETT
PEGGY DOUGLAS BURNETT

CASE NO: 25-50587

**DECLARATION OF MAILING
CERTIFICATE OF SERVICE**

Chapter: 13

On 4/28/2025, I did cause a copy of the following documents, described below,
Notice and Plan

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 4/28/2025

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr.

The Rollins Law Firm
702 West Pine St
Hattiesburg, MS 39401
601 500 5533
trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

RONALD ALLEN BURNETT
PEGGY DOUGLAS BURNETT

CASE NO: 25-50587

**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

Chapter: 13

On 4/28/2025, a copy of the following documents, described below,

Notice and Plan

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 4/28/2025



Miles Wood
BK Attorney Services, LLC
d/b/a certificateofservice.com, for
Thomas C. Rollins, Jr.
The Rollins Law Firm
702 West Pine St
Hattiesburg, MS 39401

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

FIRST CLASS	CASE INFO	EXCLUDE
REGIONAL FINANCE CO CT CORPORATION SYSTEMS 645 LAKELAND EAST DRIVE SUITE 101 FLOWOOD MS 39232	LABEL MATRIX FOR LOCAL NOTICING NCRS ADDRESS DOWNLOAD CASE 25-50587 SOUTHERN DISTRICT OF MISSISSIPPI MON APR 28 12-19-11 PST 2025	US BANKRUPTCY COURT DAN M RUSSELL JR US COURTHOUSE 2012 15TH STREET SUITE 244 GULFPORT MS 39501-2036
1ST FRANKLIN 939 BROOKWAY BOULEVARD BROOKHAVEN MS 39601-2612	1ST FRANKLIN FINANCIAL CORPORATION ATTN ADMIN SERVICES PO BOX 880 TOCCOA GA 30577-0880	ASPIRE CREDIT CARD ATTN BANKRUPTCY PO BOX 105555 ATLANTA GA 30348-5555
BRIGHT LENDING PO BOX 578 HAYS MT 59527-0578	CAPITAL ONE ATTN BANKRUPTCY PO BOX 30285 SALT LAKE CITY UT 84130-0285	CITIBANK PO BOX 790040 ST LOUIS MO 63179-0040
(P)CLEAR AIR LENDING PO BOX 1429 1545 EAST STATE HIGHWAY 20 NICE CA 95464-8619	COMENITY BANK ATTN BANKRUPTCY PO BOX 182125 COLUMBUS OH 43218-2125	CREDIT ONE BANK 6801 CIMARRON RD LAS VEGAS NV 89113-2273
FIRST PREMIER BANK 3820 N LOUISE AVE SIOUX FALLS SD 57107-0145	FORTIVA ATTN BANKRUPTCY PO BOX 105555 ATLANTA GA 30348-5555	GENESIS FS CARD ATTN BANKRUPTCY PO BOX 4477 BEAVERTON OR 97076-4401
INTERNAL REVENUE SERVI CENTRALIZED INSOLVENCY PO BOX 7346 PHILADELPHIA PA 19101-7346	INTERNAL REVENUE SERVI CO US ATTORNEY 501 EAST COURT ST STE 4430 JACKSON MS 39201-5025	LVNV FUNDING LLC RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE SC 29603-0587
LVNV FUNDING ATTN BANKRUPTCY PO BOX 10497 GREENVILLE SC 29603-0497	MARINER FINANCE ATTN BANKRUPTCY 8211 TOWN CENTER DR NOTTINGHAM MD 21236-5904	MAX LEND PO BOX 639 PARSHALL ND 58770-0639
NCB MANAGEMENT ATTN BANKRUPTCY 1 ALLIED DRIVE TREVSE PA 19053-6945	NATIONAL CREDIT ATTN BANKRUPTCY PO BOX 3023 HUTCHINSON KS 67504-3023	(P)PLAZA SERVICES LLC ATTN MANNY WILLIAMS 110 HAMMOND DRIVE SUITE 110 ATLANTA GA 30328-4806
REGIONAL MANAGEMENT CORPORATION 979 BATESVILLE ROAD STE B GREER SC 29651-6819	RAPID CAPITAL 11900 BISCAYNE BLVD STE 201 MIAMI FL 33181-2756	REGIONAL FINANCE 979 BATESVILLE RD GREER SC 29651-6819

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

~~EXCLUDE~~

(P)REPUBLIC FINANCE LLC
282 TOWER RD
PONCHATOULA LA 70454-8318

~~(D) (P)REPUBLIC FINANCE LLC
282 TOWER RD
PONCHATOULA LA 70454-8318~~

SPOT LOAN
PO BOX 927
PALATINE IL 60078-0927

SYNCHRONY BANK
ATTN BANKRUPTCY
PO BOX 965060
ORLANDO FL 32896-5060

(P)LOON LENDING LLC DBA TODAY CASH
PO BOX 808
KESHENA WI 54135-0808

(P)TOWER LOAN
P O BOX 320001
FLOWOOD MS 39232-0001

~~EXCLUDE~~

US ATTORNEY GENERAL
US DEPT OF JUSTICE
950 PENNSYLVANIA AVENW
WASHINGTON DC 20530-0001

~~UNITED STATES TRUSTEE
501 EAST COURT STREET
SUITE 6 430
JACKSON MS 39201 5022~~

UPSTART FINANCE
ATTN BANKRUPTCY
PO BOX 1503
SAN CARLOS CA 94070-7503

VANCE HUFFMAN LLC
ATTN BANKRUPTCY
55 MONETTE PKWY
STE 100
SMITHFIELD VA 23430-2577

(P)DAVID RAWLINGS
ATTN DAVID RAWLINGS CHAPTER 13 TRUSTEE
PO BOX 566
HATTIESBURG MS 39403-0566

PEGGY DOUGLAS BURNETT
532 W MCPHERSON DR
MONTICELLO MS 39654-3677

DEBTOR

RONALD ALLEN BURNETT
532 W MCPHERSON DR
MONTICELLO MS 39654-3677

~~EXCLUDE~~

~~THOMAS CARL ROLLINS JR
THE ROLLINS LAW FIRM PLLC
PO BOX 13767
JACKSON MS 39236 3767~~